Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended): A method of financing eCommerce purchases comprising:

   (a) Receiving over the Internet buyer registration information;

   (b) Evaluating a credit ratings for said buyer;

   (c) Passing over the Internet said credit rating to a seller;

   (d) Receiving over the Internet from said seller seller's credit options for said buyer;

   (e) Determining other credit provider's credit options for said buyer;

   (f) Creating a database of said credit options for said buyer;

   (g) Receiving over the Internet an order for said buyer;

   (h) Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order;

   (i) Passing over the Internet said report to said buyer;

   (j) Receiving over the Internet said buyer's selection of a credit option;

   (k) Passing over the Internet a payment schedule for said buyer; and

   (l) Receiving payment remitted from said buyer; and

   (m) Aggregating payments from a plurality of buyers for seller and remitting payments to seller.

2. (Original): The method of claim 1, wherein said creating step (f) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

3. (Currently amended): The method of claim 1, wherein the time elapsed between said receiving step (g) and said passing step (i) occurs in ~~substantially~~ real-time.

4. (Currently amended): A method of financing eCommerce purchases comprising:

    (a) Receiving over the Internet buyer registration information;

    (b) Evaluating a credit rating for said buyer;

    (c) Passing over the Internet said credit rating to a seller;

    (d) Receiving over the Internet from ~~said seller~~ seller's credit options for said buyer;

    (e) Determining other credit provider's credit options for said buyer;

    (f) Creating a database of said credit options for said buyer;

    (g) Receiving over the Internet an order for said buyer;

    (h) Querying said database with query criteria specific to said order, thereby resulting in a report of credit options for said buyer for said order;

    (i) Passing over the Internet said report to said buyer;

    (j) Receiving over the Internet said buyer's selection of a credit option;

    (k) Passing over the Internet a payment schedule for said buyer; and

    (l) Receiving payment remitted from said buyer;

    (m) wherein the time elapsed between said receiving step (g) and said passing step (i) is less than ~~about~~ five minutes; and

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(n)   <u>Aggregating payments from a plurality of buyers for seller and remitting payments to seller.</u>

5.   (Original): The method of claim 4, wherein said creating step (f) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

6.   (Currently amended): The method of claim 4, wherein the time elapsed between said receiving step (g) and said passing step (i) occurs in ~~substantially~~ real-time.

7.   (Currently amended): A method of financing eCommerce purchases comprising:

(a)   Evaluating a credit rating for said buyer;

(b)   Passing said credit rating to a seller;

(c)   Receiving from said seller seller's credit options for said buyer;

(d)   Determining other credit provider's credit options for said buyer;

(e)   Creating a database combining all of said credit options for said buyer;

(f)   Retrieving from said database a report of credit options for said buyer;

(g)   Passing said report to said buyer;

(h)   Entering a credit agreement with said buyer for at least one of said credit options;

(i)   Passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient; ~~and~~

(j)   Receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement<u>; and</u>

(k)   <u>Aggregating payments from a plurality of buyers for seller and remitting payments to seller.</u>

8. (Original): The method of claim 7, wherein said creating step (e) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

9. (Currently amended): The method of claim 7, wherein the time elapsed between said retrieving step (f) and said passing step (g) occurs in ~~substantially~~ real-time.

10. (Original): The method of claim 7, wherein said passing, retrieving, and receiving steps occur over a network comprising the Internet.

11. (Currently amended): A method of financing eCommerce purchases comprising:

(a) Evaluating a credit rating for said buyer;

(b) Passing said credit rating to a seller;

(c) Receiving from said seller seller's credit options for said buyer;

(d) Determining other credit provider's credit options for said buyer;

(e) Creating a database combining all of said credit options for said buyer;

(f) Retrieving from said database a report of credit options for said buyer;

(g) Passing said report to said buyer;

(h) Entering a credit agreement with said buyer for at least one of said credit options;

(i) Passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient; and

(j) Receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement~~.~~;

(k) wherein the time elapsed between said retrieving step (f) and said passing step (i) is less than ~~about~~ three minutes; and

(l)   Aggregating payments from a plurality of buyers for seller and remitting payments to seller.

12.   (Original): The method of claim 11, wherein said passing, retrieving, and receiving steps occur over a network comprising the Internet.

13.   (Original): The method of claim 11, wherein said creating step (e) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof

14.   (Original): A method of facilitating commercial transactions over a network, said method comprising:

(a)   Creating a database of credit options for a buyer;

(b)   Receiving over a network an order for said buyer;

(c)   Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;

(d)   Passing said report over said network to said buyer; and

(e)   Receiving over said network said buyer's selection of a credit option.

15.   (Currently amended): The method of claim 14, wherein the time elapsed between said receiving step (b) and said passing step (d) is not ~~substantially~~ greater than real-time.

16.   (Original): The method of claim 14, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

17.   (Original): The method of claim 14, wherein said network comprises the Internet.

18.   (Currently amended): A method of facilitating commercial transactions over a network, said method comprising:

(a)   Creating a database of credit options for a buyer;

(b)   Receiving over a network an order for said buyer;

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(c)   Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;

(d)   Passing said report over said network to said buyer;

(e)   Receiving over said network said buyer's selection of a credit option; and

(f)   wherein the time elapsed between said receiving step (b) and said passing step (d) is not ~~substantially~~ greater than real-time.

19.   (Original): The method of claim 18, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

20.   (Original): The method of claim 18, wherein said network comprises the Internet.

21.   (Original): A method of facilitating commercial transactions over a network, said method comprising:

(a)   Creating a database of credit options for a buyer;

(b)   Receiving over a network an order for said buyer;

(c)   Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;

(d)   Passing said report over said network to said buyer, wherein the time elapsed between said receiving step (b) and said passing step (d) is less than ~~about~~ two minutes; and

(e)   Receiving over said network said buyer's selection of a credit option.

22.   (Currently amended): The method of claim 21, wherein said time elapsed is ~~substantially~~ real-time.

23.   (Original): The method of claim 21, wherein said creating step (a) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof.

24. (Original): The method of claim 21, wherein said network comprises the Internet.

25. (Original): Computer-readable media tangibly embodying a database schema comprising:

    (a) a buyer relation;

    (b) a seller relation;

    (c) an order relation;

    (d) a credit provider relation;

    (e) a credit terms relation; and

    (f) a products relation; and

    (g) wherein the attributes of said relations are selected such that such relations form a relational database.

26. (Original): A memory for storing data for access by an application program being executed on a data processing system, comprising

    (a) a buyer relation;

    (b) a seller relation;

    (c) an order relation;

    (d) a credit provider relation;

    (e) a credit terms relation; and

    (f) a products relation; and

    (g) wherein the attributes of said relations are selected such that such relations form a relational database.

27. (Original): Computer-readable media tangibly embodying a database schema comprising:

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(a) a buyer relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation;

(b) a seller relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said seller relation's relationship with at least one other relation;

(c) a credit provider relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said buyer relation's relationship with at least one other relation;

(d) a credit terms relation comprising attributes sufficient to uniquely describe said buyer and comprising at least one foreign key or having its key as a foreign key in another relation sufficient to capture said credit terms relation's relationship with at least one other relation; and

(e) wherein the attributes of said relations are selected such that such relations form a relational database.

28. (Original): In an eCommerce vertical marketplace, a method of operating a database management system for facilitating extension of credit, said method comprising:

(a) Receiving information about a buyer sufficient to evaluate the relative risk of extending credit to said buyer;

(b) Determining said relative risk;

(c) Determining a plurality of credit options for said buyer from a plurality of credit providers based on said relative risk determined in step (b);

(d) Creating a database of said credit options for said buyer;

(e) Wherein said database is constructed and adapted for querying, thereby resulting in a report of credit options for said buyer; and

(f) Wherein said database is in communication with a network constructed and adapted for passing said report to said buyer or to an intermediary for passing to said buyer.

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29. (Currently amended): The method of claim 28, wherein the time elapsed between said receiving step (b) and said creating step (d) is less than ~~about~~ one minute.

30. (Currently amended): The method of claim 28, wherein the time elapsed between said receiving step (b) and said creating step (d) occurs in ~~substantially~~ real-time.

31. (Original): The method of claim 28, wherein said network comprises the Internet.